

### **REMARKS**

Claims 34, 36-37, 39, 41, 44, 46-47, 49, 51, 60-63, 66-68, 70, and 73-86 remain pending in this Application. Claims 34, 36-37, 39, 41, 44, 46-47, 49, 51, 60-62, 66, 68, and 70 have been amended, Claims 73-86 have been added, and Claims 35, 38, 42, 43, 45, 48, 50, 52-59, 64-65, 69, 71-72 have been cancelled by this Response. The Applicants respectfully assert that no new matter has been added by the present amendments and that support can be found in the Applicants' application as filed. The Applicants also respectfully assert that as a result of these amendments, as well as the remarks below, all of the pending claims are now in condition for allowance.

### **Rejections under 35 U.S.C. § 103(a)**

In the Non-final Office Action mailed on November 28, 2007 ("Office Action"), Claims 34-37, 39, 41, 43-51, 53, and 58-72 were rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,070,150 to Pickering ("*Pickering*") in view of U.S. Patent No. 6,078,907 to Lamm ("*Lamm*").

As an initial matter, the Applicants have hereby amended independent Claim 34 to further clarify the methods by which bill summary information and bill detail information may be generated. Claim 34, as amended, includes, among others, the following elements:

- receiving bill information from a biller;
- normalizing the bill information;
- processing the bill information to generate bill summary information, wherein processing the bill information occurs at a location remote from both a customer associated with the bill information and the biller;
- processing the normalized bill information to generate bill detail information, wherein processing the normalized bill information occurs at a location remote from both the customer and the biller . . . .

Support for these amendments can be found in at least paragraphs [0051], [0052], and [0059] and in at least figures 2A and 7, describing the process by which the centralized bill processing system may receive bill information, normalize bill information, and generate bill summary information and bill detail information. Claim 34, as amended, clarifies that the received bill

information may be normalized and then the bill detail information may be generated from the normalized bill summary information. These amendments to Claim 34 also clarify that the bill summary information is not required to be generated from the normalized bill information.

With respect to the rejection of independent Claim 34 in the Office Action, the Applicants respectfully state that neither *Pickering* nor *Lamm*, alone or in combination, teach, suggest, or render obvious each of the elements in Claim 34 as hereby amended. More specifically, normalizing the bill information and generating bill detail information from the normalized bill information, while generating the bill summary information from the received bill information, are not taught or suggested by *Pickering* or *Lamm*.

*Pickering* is generally directed toward an automated system and method for consolidating a plurality of individual company charges for a customer with different periodic billing and payment due dates. (*Pickering*, Abstract). A central processing facility may generate a single customer statement which identifies all individual company charges as well as a statement due date. (*Pickering*, Abstract). *Pickering* describes that data representing company and utility charges for the customer are retained in storage at the central processing facility until all billing information of the customer is received during a billing cycle. (*Pickering*, col. 7, lines 23-28). Then, the reported charges of the companies and utilities are processed and a single customer billing statement is generated. (*Pickering*, col. 7, lines 28-32). Further, *Pickering* describes that the statement may be transmitted to the customer along with replicated billing information or copies of individual statements or invoices from the companies and utilities. (*Pickering*, col. 7, lines 52-54). Describing either the replicated billing information or copies of the individual statements, *Pickering* states that they may be presented in "various types of formats" but only mentions "a four part (quadrant form) reprint of the bills on a single sheet." (*Pickering*, col. 7, lines 55-57).

Accordingly, the Applicants respectfully submit that *Pickering* clearly does not teach, suggest, or render obvious "normalizing the bill information" and "processing the normalized bill information to generate bill detail information," as Claim 34 as hereby amended. Nothing in *Pickering* teaches or suggests normalizing the information received from the multiple billing

companies, and therefore *Pickering* necessarily does not teach or suggest generating bill detail information from normalized billing information.

*Lamm* is generally directed toward preparing and electronically delivering a bill to a billed party. (*Lamm*, Abstract). *Lamm* simply describes a process of receiving from a billing party an electronic bill file, preparing a redacted bill file from the electronic bill file by redacting selected secured billing information from the electronic bill file, sending the redacted bill file electronically to the billed party, and preparing and outputting a reconstructed bill at the billed party's computer by inserting the selected secured billing information into the redacted bill file. (*Lamm*, Abstract). Thus, *Lamm* does not teach or suggest generating both bill summary information and bill detail information, and therefore *Lamm* necessarily does not teach or suggest processing normalized bill information to generate bill detail information.

Furthermore, any preparing or outputting of the reconstructed bill in *Lamm* occurs "at the billed party's computer." (See *Lamm*, Abstract). In *Lamm*, instructions stored on the billed party's computer combine information from the secured billing information with the non-sensitive billing information to present a reconstructed bill. (*Lamm*, col. 12, lines 23-27). The system in *Lamm* intentionally restricts preparing the reconstructed bill to the billed party's computer for security reasons, allowing secured billing information to reside on the billed party's computer and not be transmitted with the non-sensitive billing information. (*Lamm*, col. 12, lines 36-40). In contrast, Claim 34 provides that processing the bill information and processing the normalized bill information occur at a location remote from the customer. Any preparations performed on the billed party's computer in *Lamm* therefore cannot be analogized to normalizing bill information and generating bill detail information from the normalized bill information, as recited in amended Claim 34.

Thus, the Applicants state that *Lamm* additionally does not teach, suggest, or render obvious "normalizing the bill information," "processing the bill information to generate bill summary information," and "processing the normalized bill information to generate bill detail information."

Accordingly, the Applicants respectfully submit that neither *Lamm* nor *Pickering*, alone or in combination, teach, suggest, or render obvious independent Claim 34 as hereby amended. For at least these reasons, the Applicants respectfully assert that independent Claim 34 is allowable. Furthermore, the Applicants state that dependent Claims 36-37, 39, 41, 60-63, 73-75, 79-80, and 83-84 are allowable as a matter of law, depending from an allowable claim, notwithstanding their independent recitation of patentable features.

With respect to the rejections of independent Claim 44 and independent Claim 70, the Applicants have amended Claim 44 and Claim 70 in a manner similar to Claim 34, as described above. Therefore, the Applicants respectfully state that independent Claim 44 and independent Claim 70 are allowable for at least the same reasons as are stated with regard to Claim 34. Additionally, the Applicants state that dependent Claims 46-47, 49, 51, 66-68, 76-78, 81-82, and 85-86 are also allowable as a matter of law, depending from allowable Claim 44, notwithstanding their independent recitation of patentable features.

#### **Patentability of Dependent Claims**

Again, the Applicants respectfully state that dependent Claims 36-37, 39, 41, 46-47, 49, 51, 60-63, 66-68, 73-78, 79-86 are allowable as a matter of law, depending from allowable claims. However, the Applicants provide herein certain specific examples of elements recited in dependent claims that are clearly not taught or suggested by the references of record.

Newly added dependent Claim 75 (and similarly dependent Claim 78) recites that the “transmitting at least one of the bill summary information or the bill detail information includes transmitting the bill summary information and the bill detail information separately.” Neither *Pickering*, *Lamm* teach or suggest transmitting bill summary and bill detail information separately. *Pickering* clearly states that “[t]he statement may be transmitted to the customer along with replicated billing information or copies of individual statements.” Accordingly, assuming *arguendo* that the replicated billing information is similar to bill detail information (which the Applicants believe is not), *Pickering* does not teach transmitting it separately from any bill summary information. Furthermore, *Lamm* does not teach or suggest transmitting both

bill summary and bill detail information at all. Accordingly, the Applicants respectfully submit that dependent Claims 75 and 78 are allowable for at least these additional reasons.

Newly added dependent Claim 79 (and similarly dependent Claim 81) recites the additional elements of “receiving a first request for the bill summary information,” and “receiving a second request for the bill detail information.” Dependent Claim 80 (and similarly dependent Claim 82) additionally recites that “transmitting the bill summary information occurs responsive to the first request,” and “transmitting the bill detail information occurs responsive to the second request.” The Applicants respectfully state that neither *Pickering*, *Lamm*, nor any of the other references of record, teach or suggest receiving separate requests for bill summary information and bill detail information, nor do they teach or suggest transmitting the bill summary information and the bill detail information separately responsive to the individual requests. Accordingly, the Applicants respectfully submit that dependent Claims 79-92 are allowable for at least these additional reasons.

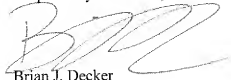
In summary, the Applicants respectfully state that independent Claims 34, 44, and 70 are not rendered obvious by *Pickering* in view of *Lamm* because the references fail to teach, suggest, or render obvious every limitation thereof, and thus are allowable. Furthermore, because *Pickering* and *Lamm* do not render obvious independent Claims 34, 44, and 70, the corresponding dependent Claims 36-37, 39, 41, 46-47, 49, 51, 60-63, 66-68, 73-78, 79-86 are patentable as a matter of law, depending from allowable claims, notwithstanding their independent recitation of patentable features. Therefore, the Applicants respectfully request the Examiner's consideration of the remarks set forth herein, and request the pending claims be allowed.

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Amendment and Response to Office Action

**CONCLUSION**

Reconsideration of the present Application is requested in light of the amended claims and the remarks. The Applicants believe they have responded to each matter raised in the Office Action. Allowance of the claims is respectfully solicited. It is not believed that extensions of time or additional fees are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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